SOUTHERN DISTRICT OF NEW YORK	
UNITED STATES DISTRICT COURT	

U.S. UNDERWRITERS INSURANCE COMPANY,

CIV: 07 CIV 8690

Plaintiff,

Judge Sweet

-against-

MEL-MAR REALTY CORP., FRANK RIVERA, MECHANICAL HEATING SUPPLY, INC., JOSE AMADEO ZELAYA and MARIA ZELAYA,

ANSWER TO COUNTERCLAIMS

## Defendants.

Plaintiff, U.S. UNDERWRITERS INSURANCE COMPANY ("U.S. UNDERWRITERS"), by its attorneys, MIRANDA SOKOLOFF SAMBURSKY SLONE VERVENIOTIS LLP, hereby answers the counterclaims of defendants MEL-MAR REALTY CORP., FRANK RIVERA and MECHANICAL HEATING SUPPLY, INC., upon information and belief, as follows:

- 1. Denies the allegations set forth in paragraph "11" of defendants' counterclaims as to the plaintiff.
- 2. Denies the allegations set forth in paragraph "12" of defendants' counterclaims as to the plaintiff.

WHEREFORE, plaintiff U.S. UNDERWRITERS INSURANCE COMPANY prays that judgment be made and entered herein:

(a) declaring that plaintiff is not obligated to defend and/or indemnify MEL-MAR REALTY CORP. under U.S. UNDERWRITERS liability policy number CL 3093589, with respect to the claims in the Underlying Personal Injury Action; and

- (b) declaring that plaintiff is not obligated to defend and/or indemnify FRANK RIVERA, MECHANICAL HEATING SUPPLY, INC., JOSE AMADEO ZELAYA AND MARIA ZELAYA under U.S. UNDERWRITERS' liability policy number CL 3093589; and
- (c) granting to plaintiff such other and further relief as to this Court may deem just, proper, and equitable under the circumstances, together with the costs and disbursements of this action.

DATED:

Mineola, New York December 24, 2007

MIRANDA SOKOLOFF SAMBURSKY

SLONE VERVENTOTIS LLP

Attorneys for Plaintiff

U.S. UNDERWRITERS
INSURANCE COMPANY

By:

Steven Verveniotis 240 Mineola Boulevard The Esposito Building Mineola, New York 11501 (516) 741-7676

(516) 741-7676 Our File No.: 07-566

TO:

FELBERBAUM, HALBRIDGE & WIRTH Robert C. Wirth Attorneys for Defendants Mel-Mar Realty Corp., Frank Rivera & Mechanical Heating Supply, Inc. 357 Veterans Memorial Highway Commack, NY 11725 (631) 864-0800